

State & City Connection

Fall 2013



Together We Thrive

Fall



Membership Loyalty Rewards

State CS rewards you for your loyalty...

In addition to our low rates & friendly service, State CS is giving you 2 more great reasons to finance your vehicle with us...



**Up to \$200
cash back**

&

**.25% Rate
Discount**

That's right, **we will pay you cash back** on any collateralized loan that you finance at the Credit Union. Financed elsewhere? No problem—bring loan to Credit Union and get **CASH** back!

Yay, Cash Back just in time for the Holidays!

Inside this issue:

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Life is complicated, your loan doesn't have to be...



2350

Did you know we made borrowing even easier...you can send us your application from the comfort of your own home or wherever you are. Take advantage of the Online Application at statecs.org.



*Thank you for
belonging to Our
Credit Union!*

2013 Holiday Hours

Both offices will **close at 12pm** on
Nov 29th,
Dec 24th & 31st

Both offices will be **closed** on
Nov 28th,
Dec 25th
Jan 1st

Are you ready for Winter?



New Snow Blower

We want to help you get whatever you need to be ready...



Fuel

Personal Loans 6.99% fixed rate



**Snowmobile and ATV loan rates
as low as 4.75% APR**



To busy to shop?

Can't think of what to give that person who has everything?

Purchase a VISA GIFT CARD!!



Some dreams need to be financed..



Fireplace



New Kitchen



Home Improvement Rates are still at an all time low...

1% Off current rates and No Closing Cost

(no matter what your credit history may be)



Life has a way of throwing us a curve every once in a while...we can help you be prepared.

3585

Ask about our Insurance Products that help keep you covered!

Time for a family holiday getaway?

1765



*START YOUR
CHRISTMAS CLUB*



Now is the time to start one!

Just speak to a Member Service Rep to start saving for the next holiday season or for that family getaway...

Time Flies... Start Saving today!

If you currently have a Christmas Club, funds will be available on October 11th, 2013.

Christmas is a season of Peace and Good will until you go shopping and get the bill!

Back by popular demand....



Christmas Loan \$1000

No Credit Check loan 9.99% APR

for 12 months!

(\$35.00 processing fee)

*Does not qualify if you have a current Christmas loan, \$1000 loan, \$1000 Loan Special or Credit Rebuilder.

Drowning in paper statements?!?!?

Have your account statements sent to you electronically each month.

Enroll Online, By Phone or In Person the choice is yours.



**It's Free &
Convenient**

Thank you for
helping us go
green!



Together We Thrive 3278

State Office Building
4th floor
8:00-3:00 M-F
Phone: 315-785-2400
Fax: 315-785-2459

Eastern Blvd. Office
8:00-4:30 M-F
Phone: 315-785-2470
Fax: 315-785-2598



Scan ME!

Download a QR scanner to your Smartphone, scan the image, and have our website right at your finger tips!

Please Join us for Cider and Donuts on October 17th in celebration of International Credit Union Day

The day is recognized to reflect upon the Credit Union movements history and to promote its achievements.



Daylight Savings Time

Don't forget to turn the clocks back one hour on Nov 3rd.

Remember to change the batteries in the smoke detectors at the same time for your safety.

Feeling Lucky?

There are 8 member numbers hidden in this newsletter, find your number & win \$25.00. Just call either location & we will credit your account.

Visit us online: statescs.org

Holiday Skip-A-Pay

Account# _____ Loan# _____ Payment \$ _____

Account# _____ Loan# _____ Payment \$ _____

Account# _____ Loan# _____ Payment \$ _____

2013

*You may skip **EACH** loan, in good standing **ONLY ONCE** during the skip-a-pay promotion

Circle which month that you want to skip, choose one: **November** OR **December**

*Excludes Credit builders, Christmas loans & New loans with the 1st payment due.

*By signing this form, you agree to amend the terms of your original agreement & to repay the entire unpaid balance & accrued interest. A **\$35** processing fee *per loan* will be automatically deducted from your Share Savings Account. If funds are not available in the Share Savings account, you must pay the processing fee before you can Skip-a-Payment. Payments made through payroll deduction or Direct Deposit will be deposited into your Share Savings Account on the 15th of the month that you are skipping.

Your Signature _____ Date _____

Joint Signature _____ Date _____

Contact Phone Number _____



4034



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.